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9 **UNITED STATES BANKRUPTCY COURT**
10 **DISTRICT OF ARIZONA**

11 In re:

12 LINDA NKRUMAH

13 Debtor(s).

Chapter 13 Proceedings

Case No. 4:19-bk-00914-BMW
AMENDED

**MOTION TO APPROVE FINAL LOAN
MODIFICATION AGREEMENT**

Hearing Date:
Hearing Time:
Courtroom:

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18 The above-referenced Debtor requests the Court enter an Order approving the Mortgage
19 Modification Agreement with PHH Mortgage Corporation (“Lender”) and states as follows:

20 1. The Court referred this matter to Mortgage Modification Mediation (“MMM”) on
21 June 2, 2020 (Docket No. 56).

22 2. The MMM Mediator filed a Final Report of Mortgage Modification Mediator on
23 _____ (** reporting that the parties reached an agreement.

24 3. A copy of the Final Loan Modification Agreement entered into between the parties (with all
25 personal identifiers redacted) is attached hereto as **Exhibit A**.

26 ** Final Mediator Report to be filed upon receipt back of fully signed Modification Agreement
27 from PHH Mortgage Corporation.

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4. The terms of the final loan modification are summarized as follows:

	Old Loan Terms	New Loan Terms
Principal Balance	\$ 205,173.03	\$ 201,326.28
Interest Rate (%)	3.750	3.375
Interest Type	Fixed	Fixed
Maturity Date	April 1, 2047	Oct 1, 2050
Principal and Interest Amount	\$ 894.31	\$ 890.06
Total Payment (including escrow, if applicable)	\$ 1,482.00	\$ 1,561.69**

**PHH revised their Modification monthly payment from \$1,548.36 to \$1,561.69 after the Modification went into effect on November 1, 2020. An additional \$13.33 is due PHH for for the month of November, 2020.

☐ The monthly payment is scheduled to change within five years after the modification as set forth in the final loan modification agreement.

The final agreement ☒ does or ☐ does not incorporate pre-petition arrears.

The final agreement ☒ does or ☐ does not incorporate post-petition arrears.

The final agreement ☒ does or ☐ does not incorporate post-petition fees, expenses, or charges under Federal Rule of Bankruptcy Procedure 3002.1(c).

5. Pursuant to the Agreement, the Lender will draft all documents required by the Agreement, other than pleadings or plans required to be filed in this case.

6. Pursuant to the Agreement and the MMM Program Procedures, the Debtor shall amend or modify the plan, as necessary, to accurately reflect the agreement. Such amendment or modification shall be filed and served no later than twenty-eight (28) days of entry of the Order granting this motion.

7. All payments shall be considered timely upon receipt by the Trustee, not upon receipt by the Lender.

8. The Trustee may disburse the payment to the Lender until such time as an amended or modified plan is confirmed, or the case is dismissed or converted to another chapter.

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WHEREFORE, the Debtor requests the Motion to Approve Final Loan Modification Agreement with Lender be granted and for such other and further relief as this Court deems proper.

Respectfully submitted this 20 day of November, 2020.

/s/ Ellen K. Lawson, Special Counsel
Attorney for Debtor(s), or Pro Se Debtor

EXHIBIT A

[Attach a copy of the Final Loan Modification Agreement entered into between the parties (with all personal identifiers redacted)].